## **COMING SOON!**

The Healthy Indiana Plan





This is NOT an entitlement program, and the number of people who can enroll in HIP is limited based on funding available. Eligibility will be on a first-come, first-serve basis.

### HIP Plan Structure

### **Preventive Services**

\$500 FREE Preventive Care Services Amount outside of POWER Account funds

### **POWER Account**

\$1,100

Individual & State Contributions

Controlled by participants to cover initial medical expenses

### **Insurance Coverage**

\$300,000 Annual Coverage \$1 Million Lifetime Coverage



### Please direct your uninsured patients to:

877-GET-HIP-9 (toll-free) • hipinfo@fssa.in.gov • www.HIP.in.gov



# **COMING SOON!**

## The Healthy Indiana Plan



### A New Health Plan Sponsored by the State of Indiana

#### WHAT IS HIP?

The Healthy Indiana Plan (HIP) is a new, affordable health insurance program for low-income, uninsured adult Hoosiers. The program offers comprehensive health benefits, including physician services, mental health services, and prescription drug coverage. The program is subsidized by the State, and therefore, requires only minimal monthly contributions from the participant.

### WHO IS ELIGIBLE?

Uninsured, low-income Hoosier adults between the ages of 18 - 64.

Eligibility requirements include:

- Income below 200% of the federal poverty level (FPL) A single adult earning \$20,000, or a family of four earning \$40,000 is approximately at 200% FPL. The income requirements for this program are the same as Hoosier Healthwise.
- No access to employer-sponsored insurance
- No insurance coverage for the previous 6 months

### OF INTEREST TO HEALTHCARE PROVIDERS

- HIP reimbursement for providers will be based on Medicare rates rather than traditional Medicaid rates.
- Only Medicaid physicians may participate in the HIP program.
- HIP will decrease the number of uninsured patients in the state.
- HIP provides \$500 of free preventive services, thus increasing utilization of all preventive care.
- HIP requires a co-payment for ER visits, and therefore hopes to decrease inappropriate ER utilization from this population.
- Indiana Check-Up, the total package in which HIP is included, provides for a physician reimbursement increase taken from the cigarette tax.
- HIP will be administered by two insurance carriers.

### **INDIANA VALUES**

Promoting Healthier Hoosiers

Promoting Personal Responsibilities

Using Private Market Solutions

Using Overt, Not Covert, Subsidies

Practicing Fiscal Responsibility

Helping Hoosier Business

Providing Work Incentives

HIP



**Have Questions?** 

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